

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Specialized Loan Servicing LLC

In Re:  
Atef G. Youssef, Tereza F. Youssef  
  
Debtors.



Order Filed on May 28, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-33412 MBK

Adv. No.:

Hearing Date: 5/27/2020 @ 10:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 28, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtors: Atef G. Youssef, Tereza F. Youssef

Case No: 16-33412 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing LLC, Denise Carlon appearing, upon a certification of default as to real property located at 7 Redcoat Dr, East Brunswick, NJ, 08816-2758, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert C. Nisenson, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 5, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2020 through May 2020 for a total post-petition default of \$12,255.20 (4 @ \$3,063.80); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$12,255.20 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor is to file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2020, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and certification of default is hereby resolved.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Atef G Youssef  
Tereza F Youssef  
DebtorsCase No. 16-33412-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2020.  
db/jdb +Atef G Youssef, Tereza F Youssef, 7 Redcoat Drive, East Brunswick, NJ 08816-2758

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Douglas J. McDonough on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com  
 Douglas J. McDonough on behalf of Creditor MEB Loan Trust IV DMcDonough@flwlaw.com  
 Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust (FSVT) jschwartz@mesterschwartz.com  
 R. A. Lebron on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for MEB LOAN TRUST IV bankruptcy@feinsuch.com  
 Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com  
 Robert C. Nisenson on behalf of Joint Debtor Tereza F Youssef r.nisenson@rcn-law.com, doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com  
 Robert C. Nisenson on behalf of Debtor Atef G Youssef r.nisenson@rcn-law.com, doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com  
 Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org  
 Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13